

**DON'T WAIT. CALL YOUR
INSURANCE AGENT TODAY.**

About 85 insurance companies sell preferred risk flood insurance from the National Flood Insurance Program. And they all sell it at the same low price. So call your insurance agent today—because flood insurance takes 30 days after purchase to go into effect.

**A SMALL INVESTMENT PROTECTS YOU
FROM A HUGE PROBLEM.**

Every year, thousands of businesses throughout the United States suffer from flooding. It can mean paying a huge, unexpected bill to recover from the damage—or the end of your livelihood for you and your employees.

But with a Preferred Risk Policy (PRP), businesses located outside of high-risk flood areas can get up and running again more quickly. And coverage starts at \$641 per year for \$50,000 building coverage and \$50,000 contents coverage. Or only \$183 annually for just contents coverage, if you lease your space.

Best of all, with new commercial rates for flood insurance now in effect, you can customize the coverage that's right for you.

And that can help keep your business in business.

PREFERRED RISK POLICY

Low-cost flood insurance.

**FLOODS HAPPEN.
SUDDENLY AND EVERYWHERE.**

**YOUR RISK COULD BE
GREATER THAN YOU THINK.**

It starts with a drop of water. And builds into a destructive flow that buckles walls and floors, wrecks costly equipment, ruins furniture, and damages supplies. Unless you have flood insurance, you're then faced with only three choices: paying recovery costs out of your own pocket; taking out a loan, which puts additional debt on the business; or closing your doors and trying to start over.

Far too many businesses have to choose the third option. Almost 40% of small businesses never reopen their doors following a disaster because just a few inches of water can cause tens of thousands of dollars in damage. From 2007 to 2011, the average commercial flood claim was over \$75,000.

And general business insurance coverage won't protect you from floods. Only low-cost flood insurance can.



FEMA

FloodSmart.gov/commercial
1-800-427-2419

**It can keep your
business in business.**



F-437
01/2013



PREFERRED RISK POLICY PREMIUM TABLE: COMMERCIAL

Non-Residential Building and Contents Coverage Combinations

Effective January 1, 2013

	COVERAGE	\$50,000		\$100,000		\$150,000		\$200,000		\$250,000		\$300,000		\$350,000		\$400,000		\$450,000		\$500,000		CONTENTS- ONLY ^{1,4,6}	ANNUAL PREMIUM ²	
		ANNUAL PREMIUM ^{2,3}		ANNUAL PREMIUM ^{2,3}		ANNUAL PREMIUM ^{2,3}		ANNUAL PREMIUM ^{2,3}		ANNUAL PREMIUM ^{2,3}		ANNUAL PREMIUM ^{2,3}		ANNUAL PREMIUM ^{2,3}		ANNUAL PREMIUM ^{2,3}		ANNUAL PREMIUM ^{2,3}		ANNUAL PREMIUM ^{2,3}			Contents Above Ground (more than one floor)	All Other Locations (basement only not eligible)
		w/Basement or Enclosure ⁴	w/o Basement or Enclosure ⁵	w/Basement or Enclosure ⁴	w/o Basement or Enclosure ⁵	w/Basement or Enclosure ⁴	w/o Basement or Enclosure ⁵	w/Basement or Enclosure ⁴	w/o Basement or Enclosure ⁵	w/Basement or Enclosure ⁴	w/o Basement or Enclosure ⁵	w/Basement or Enclosure ⁴	w/o Basement or Enclosure ⁵	w/Basement or Enclosure ⁴	w/o Basement or Enclosure ⁵	w/Basement or Enclosure ⁴	w/o Basement or Enclosure ⁵	w/Basement or Enclosure ⁴	w/o Basement or Enclosure ⁵					
BUILDING & CONTENTS ¹	\$50,000	\$1,014	\$641	\$1,306	\$797	\$1,587	\$946	\$1,853	\$1,088	\$2,107	\$1,224	\$2,349	\$1,353	\$2,579	\$1,475	\$2,794	\$1,590	\$2,998	\$1,698	\$3,189	\$1,800	\$50,000	\$183	\$392
	100,000	1,436	858	1,729	1,014	2,008	1,163	2,275	1,305	2,529	1,441	2,771	1,570	3,000	1,692	3,216	1,807	3,419	1,915	3,610	2,017	100,000	268	584
	150,000	1,747	1,019	2,040	1,175	2,319	1,324	2,585	1,467	2,840	1,602	3,082	1,731	3,311	1,853	3,527	1,968	3,730	2,077	3,921	2,179	150,000	353	776
	200,000	1,915	1,188	2,208	1,344	2,487	1,493	2,754	1,635	3,008	1,771	3,250	1,900	3,479	2,022	3,695	2,137	3,899	2,245	4,089	2,347	200,000	437	968
	250,000	2,034	1,301	2,327	1,457	2,606	1,606	2,872	1,748	3,127	1,884	3,369	2,013	3,598	2,135	3,814	2,250	4,017	2,358	4,208	2,460	250,000	522	1,161
	300,000	2,165	1,420	2,458	1,576	2,737	1,726	3,004	1,868	3,258	2,003	3,500	2,132	3,729	2,254	3,945	2,370	4,148	2,478	4,339	2,580	300,000	607	1,353
	350,000	2,310	1,485	2,602	1,641	2,882	1,790	3,148	1,932	3,402	2,068	3,644	2,197	3,873	2,319	4,088	2,434	4,292	2,543	4,483	2,644	350,000	692	1,545
	400,000	2,405	1,556	2,697	1,712	2,976	1,861	3,243	2,003	3,497	2,139	3,739	2,268	3,967	2,390	4,183	2,505	4,387	2,614	4,578	2,715	400,000	776	1,737
	450,000	2,513	1,634	2,806	1,790	3,085	1,939	3,352	2,081	3,606	2,217	3,848	2,346	4,076	2,468	4,292	2,583	4,495	2,692	4,686	2,793	450,000	861	1,929
	500,000	2,632	1,719	2,924	1,875	3,204	2,024	3,470	2,166	3,724	2,302	3,966	2,431	4,195	2,553	4,410	2,668	4,614	2,776	4,805	2,878	500,000	946	2,212

FOR MORE INFORMATION, VISIT FLOODSMART.GOV/COMMERCIAL OR CALL 1-800-427-2419.

¹Add the \$50.00 Probation Surcharge, if applicable.
²Premium includes Federal Policy Fee of \$20.00.
³Premium includes ICC premium of \$5.00. Deduct this amount if the risk is a condominium unit.
⁴Contents-only policies are not available for contents located in basement only.
⁵Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

Note: All nonresidential buildings, including nonresidential condominium buildings, are eligible for the Preferred Risk Policy. Individual nonresidential condominium units are only eligible for Contents Only coverage. In addition, individual residential condominium unit owners in nonresidential condominium buildings are only eligible for Contents Only coverage. The deductibles apply separately to building and contents. Building deductible, \$1,000. Contents deductible, \$1,000.

Note: Replacement Cost Coverage is not available for the building or contents. All claims will be settled using Actual Cash Value (depreciated value). Business interruption is NOT an available coverage in the National Flood Insurance Program.

Note: Basement only not eligible.

